

1. (Previously Presented) A device comprising:

a processor;

a memory;

an input;

a display;

a microphone;

a speaker;

a first transmitter for transmitting voice and data via a first radio frequency,
wherein said first radio frequency comprises a cellular frequency;

a second transmitter, wherein said second transmitter is a short range transmitter
for transmitting at least data via a second radio frequency;

a third transmitter comprised of a transponder; and

a portable housing that contains said processor, said memory, said input, said display, said microphone, said speaker, said first transmitter, said second transmitter, and said third transmitter, wherein said device comprises a portable cellular telephone and wherein, when said device is used to make a remote purchase transaction at a first point of sale terminal that is located remotely from said device, said first transmitter transmits identifying information, for use in processing said remote purchase transaction, at said cellular frequency to at least one of said first point of sale terminal and a processor associated with said first point of sale terminal and wherein, when said device is used to make a local purchase transaction at a second point of sale terminal that is located in physical proximity to said device and said second transmitter of said device is within a transmission range of said second point of sale terminal, said second transmitter wirelessly transmits identifying data, for use in making said local purchase transaction at said second point of sale terminal, via a short range wireless transmission at said second frequency to said second point of sale terminal and wherein, when said device is used to make a local buying transaction at a third point of sale terminal that is

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located in close physical proximity to said device and said device is in the presence of a field generated by said third point of sale terminal, said transponder, in response to the presence of the generated field, is stimulated and automatically transmits an identifier to said third point of sale terminal for use in making said buying transaction at said third point of sale terminal.

2. (Previously Presented) A device comprising:

a processor;

a memory;

an input;

a display;

a microphone;

a speaker;

a first transmitter for transmitting voice and data via a first radio frequency, wherein said first radio frequency comprises a cellular frequency;

a second transmitter, wherein said second transmitter is comprised of a transponder for wirelessly transmitting data a short range via a second radio frequency; and

a portable housing for housing said processor, said memory, said input, said display, said microphone, said speaker, said first transmitter, and said second transmitter, wherein said device comprises a portable cellular telephone and wherein, when said device is used to make a remote purchase transaction at a remote point of sale terminal that is located remotely from said device, said first transmitter wirelessly transmits identifying information, for use in processing said remote purchase transaction, at said cellular frequency to at least one of said first point of sale terminal and a processor associated with said first point of sale terminal and wherein, when said device is used to make a local purchase transaction at a second point of sale terminal that is located in physical proximity to said device and said device is within a field generated at said second point of sale terminal, said transponder, in response to the presence of the generated field, is stimulated and wirelessly transmits identifying data, for use in processing said local purchase transaction, via a short range wireless transmission at said second frequency to said second point of sale terminal.

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3. (Canceled).
4. (Canceled)
5. (Previously Presented) The device as set forth in claim 1, wherein said device further comprises a portable computer.
6. (Previously Presented) The device as set forth in claim 5, wherein said portable computer is a laptop or notebook computer.
7. (Previously Presented) The device as set forth in claim 5, wherein said portable computer is a personal digital assistant (PDA).
8. (Previously Presented) The device as set forth in claim 1, wherein said device further comprises a pager.
9. (Canceled)
10. (Canceled).
11. (Canceled).
12. (Canceled)
13. (Previously Presented) The device as set forth in claim 1, wherein said identifier is transmitted to said point of sale terminal via said short range wireless transmission is transmitted via a local wireless area network.

14. (Canceled)
15. (Previously Presented) The device as set forth in claim 1, wherein said input is used for dialing telephone numbers and for entering a personal identification number (PIN), wherein said PIN must be entered into said device to complete said transaction.
16. (Previously Presented) The device as set forth in claim 1, wherein a user of said device must be identified by input of said user's voice into said device before said purchase transaction at said point of sale terminal is completed.
17. (Previously Presented) The device as set forth in claim 1, wherein said second point of sale terminal comprises a television.
18. (Previously Presented) The device as set forth in claim 1, wherein said second point of sale terminal comprises a vending machine.
19. (Previously Presented) The device as set forth in claim 1, wherein said second point of sale terminal comprises a fast-food drive through terminal.
20. (Previously Presented) The device as set forth in claim 1, wherein said second point of sale terminal comprises a gas pump.
21. (Previously Presented) The device as set forth in claim 1, wherein said second point of sale terminal comprises a check-out station at a retail store.
22. (Previously Presented) The device as set forth in claim 1, wherein said second point of sale terminal comprises a restaurant payment terminal.

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- 23. (Canceled)
- 24. (Canceled)
- 25. (Canceled)
- 26. (Previously Presented) The device as set forth in claim 1, wherein an electronic receipt indicative of at least one of said remote purchase transaction and said local purchase transaction is transmitted to said device.
- 27. (Canceled)
- 28. (Previously Presented) The device as set forth in claim 2, wherein said device further comprises a portable computer.
- 29. (Previously Presented) The device as set forth in claim 28, wherein said portable computer is a laptop or notebook computer.
- 30. (Previously Presented) The device as set forth in claim 28, wherein said portable computer is a personal digital assistant (PDA).
- 31. (Previously Presented) The device as set forth in claim 2, wherein said device further comprises a pager.
- 32. (Canceled)
- 33. (Canceled)

34. (Canceled).
35. (Canceled)
36. (Previously Presented) The device as set forth in claim 2, wherein said identifying information for use in processing said local purchase transaction that is transmitted via said short range wireless transmission to said point of sale terminal via a local wireless area network.
37. (Canceled)
38. (Previously Presented) The device as set forth in claim 2, wherein said input is for dialing telephone numbers and entering a personal identification number (PIN), wherein said PIN must be entered into said device to complete said transaction.
39. (Previously Presented) The device as set forth in claim 2, wherein a user of said device must be identified by input of said user's voice into said device before said purchase transaction at said point of sale terminal is completed.
40. (Previously Presented) The device as set forth in claim 2, wherein said second point of sale terminal comprises a television.
41. (Previously Presented) The device as set forth in claim 2, wherein said second point of sale terminal comprises a vending machine.
42. (Previously Presented) The device as set forth in claim 2, wherein said second point of sale terminal comprises a fast-food drive through terminal.

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- 43. (Previously Presented) The device as set forth in claim 2, wherein said second point of sale terminal comprises a gas pump.
- 44. (Previously Presented) The device as set forth in claim 2, wherein said second point of sale terminal comprises a check-out station at a retail store.
- 45. (Previously Presented) The device as set forth in claim 2, wherein said second point of sale terminal comprises a restaurant payment terminal.
- 46. (Canceled)
- 47. (Canceled)
- 48. (Canceled)
- 49. (Previously Presented) The device as set forth in claim 2, wherein an electronic receipt indicative of at least one of said remote purchase transaction and said local purchase transaction is transmitted to said device.
- 50. (Previously Presented) The device as set forth in claim 1, wherein said device does not have a smart card engine chip.
- 51. (Previously Presented) The device as set forth in claim 2, wherein said device does not have a smart card engine chip.
- 52. (Canceled)
- 53. (Canceled)

- 54. (Previously Presented) The device as set forth in claim 1 wherein said transmitted identifying information is transmitted via a short message service.
- 55. (Previously Presented) The device as set forth in claim 26, wherein said electronic receipt is displayed on said display.
- 56. (Previously Presented) The device as set forth in claim 2 wherein said transmitted data indicative of identifying information that is transmitted to said first point of sale terminal for use in said remote purchase transaction is transmitted via a short message service.
- 57. (Previously Presented) The device as set forth in claim 49, wherein said electronic receipt is displayed on said display.
- 58. (Canceled)
- 59. (Canceled)

60. (Currently Amended) A device comprising:

a processor;

a memory;

an input;

a display;

a microphone;

a speaker;

a first transmitter for transmitting voice and data via a first radio frequency, wherein said first radio frequency comprises a cellular frequency;

a second transmitter, wherein said second transmitter is a short range transmitter for transmitting at least data via a second radio frequency;

a third transmitter comprised of a transponder; and

a portable housing for nonremovably containing, in ordinary use of said device, said processor, said memory, said input, said display, said microphone, said speaker, said first transmitter, said second transmitter, and said third transmitter, wherein said device is a portable cellular telephone and wherein, when said device is used to make a remote purchase transaction at a first point of sale terminal that is located remotely from said device, said first transmitter wirelessly transmits, via said first frequency, identifying information, for use in processing said remote purchase transaction, to at least one of said first point of sale terminal and a processor associated with said first point of sale terminal and wherein, when said device is used to make a local purchase transaction at a second point of sale terminal that is located in physical proximity to said device and is within a transmission range of said second point of sale terminal, said second transmitter wirelessly transmits identifying data for use in processing said local purchase transaction, at said second frequency via a short range wireless transmission to said second point of sale terminal for use in processing said local purchase transaction, and wherein, when said device is used to make a local buying transaction at a third point of sale terminal that is located in close physical proximity to said device and said device is in the presence of a field generated by said third point of sale terminal, said transponder, in response to the presence of the generated field, is stimulated and automatically

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transmits an identifier to said third point of sale terminal for use in making said buying transaction at said third point of sale terminal, wherein said cellular telephone has an associated subscriber account and an amount corresponding to at least one purchase transaction made with said cellular telephone during a defined period of time is presented on a statement corresponding to said subscriber account and said defined period of time.

61. (Previously Presented) A device comprising:

a processor;

a memory;

an input;

a display;

a microphone;

a speaker;

a first transmitter for transmitting voice received by said microphone and data via a first radio frequency, wherein said first radio frequency comprises a cellular frequency;

a second transmitter, wherein said second transmitter is comprised of a transponder for transmitting at least data via a second radio frequency; and

a portable housing for nonremovably containing, in ordinary use of said device, said processor, said memory, said input, said display, said microphone, said speaker, said first transmitter and said second transmitter, wherein said device is a portable cellular telephone and wherein, when said device is used to make a remote purchase transaction at a first point of sale terminal that is located remotely from said device, said first transmitter wirelessly transmits, via said first frequency, identifying information, for use in processing said remote purchase transaction, to at least one of said first point of sale terminal and a processor associated with said first point of sale terminal and wherein, when said device is used to make a local purchase transaction at a second point of sale terminal that is located in physical proximity to said device and said transponder is within a field generated at said second point of sale terminal, said transponder is stimulated and, in response to the presence of the generated field, wirelessly transmits identifying information, for use in processing said local purchase transaction, at said second frequency via a short range wireless transmission to said second point of sale terminal for use in processing said local purchase transaction, wherein said cellular telephone has an associated subscriber account and an amount corresponding to at least one purchase transaction made with said cellular telephone during a defined period of time is presented on a statement corresponding to said subscriber account and said defined period of time.

- 62. (Previously Presented) The device as set forth in claim 1 wherein said device is operated, by a purchaser, in physical proximity to said second point of sale terminal during said local purchase transaction and wherein goods or services purchased during said local purchase transaction are delivered to said purchaser at a location corresponding to said point of sale terminal and at a time of said local purchase transaction.
- 63. (Previously Presented) The device as set forth in claim 2 wherein said device is operated, by a purchaser, in physical proximity to said second point of sale terminal during said local purchase transaction and wherein goods or services purchased during said local purchase transaction are delivered to said purchaser at a location corresponding to said second point of sale terminal and at a time of said local purchase transaction.
- 64. (Previously Presented) The device as set forth in claim 60 wherein said device is operated, by a purchaser, in physical proximity to said second point of sale terminal during said local purchase transaction and wherein goods or services purchased during said local purchase transaction are delivered to said purchaser at a location corresponding to said second point of sale terminal and at a time of said local purchase transaction.
- 65. (Previously Presented) The device as set forth in claim 61 wherein said device is operated, by a purchaser, in physical proximity to said second point of sale terminal during said local purchase transaction and wherein goods or services purchased during said local purchase transaction are delivered to said purchaser at a location corresponding to said point of sale terminal and at a time of said local purchase transaction.
- 66. (Canceled)
- 67. (Previously Presented) The device as set forth in claim 2, wherein said identifying

information and said identifying data comprise common subject matter.

68. (Previously Presented) The device as set forth in claim 67, wherein said common subject matter comprises an identifier that identifies at least one of said cellular telephone and a user of said cellular telephone.
69. (Previously Presented) The device as set forth in claim 67, wherein said identifier comprises a telephone number associated with said cellular telephone.
70. (Previously Presented) The device as set forth in claim 67, wherein said identifier comprises a unique code.
71. (Previously Presented) The device as set forth in claim 67, wherein said identifier identifies a credit account.
72. (Previously Presented) The device as set forth in claim 67, wherein said identifier identifies a debit account.
73. (Previously Presented) The device as set forth in claim 67, wherein said identifier identifies a subscription account associated with said cellular telephone.
74. (Previously Presented) The device as set forth in claim 2, wherein said identifying information and said identifying data comprise different subject matter
75. (Previously Presented) The device as set forth in claim 74, wherein a one of said identifying information and said identifying data identifies a financial account and the other of said identifying information and said identifying data comprises a unique code that uniquely identifies at least one of said cellular telephone and a user thereof.

76. (Previously Presented) The device as set forth in claim 75, wherein said unique code comprises a telephone number.
77. (Previously Presented) The device as set forth in claim 1, wherein said second transmitter transmits according to a Bluetooth protocol.
78. (Previously Presented) The device as set forth in claim 2, wherein said second transmitter transmits according to a Bluetooth protocol.
79. (Previously Presented) The device as set forth in claim 1, wherein said first transmitter that transmits on said cellular frequency operates according to a standard used in at least one of the following wireless communications systems: CDMA, TDMA, iDEN, CDPD, PCS, PDC and WAP.
80. (Previously Presented) The device as set forth in claim 2, wherein said first transmitter that transmits on said cellular frequency operates according to a standard used in at least one of the following wireless communications systems: CDMA, TDMA, iDEN, CDPD, PCS, PDC, and WAP.

81-88. (Canceled).

89. (Previously Presented) The device as set forth in claim 1, wherein said device further comprises:

functionality to communicate information via a short-message-service (SMS) signal regarding said remote purchase transaction, and wherein said device wirelessly receives voice prompts for use in selecting said second point of sale terminal, and wherein said device receives an input indicating a selection of said second point of sale terminal, and wherein said device receives a first confirmation signal from said first point of sale terminal when said remote purchase transaction is complete and, in response to said receipt of said first confirmation signal, said device audibly outputs a tone and visually displays an indication confirming completion of said remote purchase transaction and wherein said device receives a second confirmation signal from said second point of sale terminal when said local purchase transaction is complete and, in response to said receipt of said second confirmation signal, said device provides an audible output and a visual display that provides an indication confirming completion of said local purchase transaction, and wherein said device receives a third confirmation signal from said third point of sale terminal when said local buying transaction is complete and, in response to said receipt of said third confirmation signal, said device audibly outputs a sound and provides a visual presentation confirming completion of said local buying transaction.

90. (Previously Presented) The device as set forth in claim 1, wherein said third point of sale terminal comprises a fast-food drive through terminal such that said local buying transaction occurs only when said device is in the presence of said field generated by said fast-food drive through terminal.